

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA, ALEXANDRIA DIVISION**

<b>IN RE:</b>	*	
<b>VIJAY K. TANEGA, et al.,</b>	*	<b>CASE NO.: 08-13293-SSM</b>
		<b>Chapter 11</b>
<b>Debtors</b>	*	<b>(JOINTLY ADMINISTERED)</b>
*   *   *   *   *	*	*   *   *   *   *
 <b>U.S. BANK NATIONAL ASSOCIATION,*</b>		
<b>Plaintiff,</b>	*	
 <b>v.</b>	*	<b>Adv. No. 11-01204-RGM</b>
 <b>VIRGINIA COMMERCE BANK, et al.,</b>	*	
 <b>Defendants.</b>	*	

**VIRGINIA COMMERCE BANK'S RULE 26(a)(2) STATEMENT OF  
CHRISTOPHER R. HART, LICENSED RESIDENTIAL REAL ESTATE APPRAISER**

**I.     Qualifications**

See Qualifications attached hereto as Exhibit 1.

**II.    Prior Testimony and Publications**

Mr. Hart has not testified in Court before and has not published any written materials.

**III.   Compensation**

\$1,000.00 for appraisal services, plus \$275.00 per hour for time spent testifying in Court or at a deposition, plus appraiser's usual and customary expenses.

**IV.    Materials Reviewed**

For purposes of forming my opinions and preparing to testify, I reviewed the following materials:

Research of public records and private data services including MLS, notes from prior inspection on June 8, 2008, and recent exterior drive-by inspection.

**V. Opinions, Basis and Reasons Therefore**

Based on my review of the property and the materials listed above, I have formed the following opinions based on my professional training and experience as a licensed residential real estate appraiser:

- (1) As of November 3, 2009, the value by Sales Comparison Approach of 4621 Holly Avenue, Fairfax, Virginia was \$890,000.00;
- (2) As of November 3, 2009, the Site Value by Sales Comparison Approach of 4621 Holly Avenue, Fairfax, Virginia was \$375,000.00.

My opinions are based on my review of all of the above-described materials and my professional background, training and experience. The basis and reasons for these opinions are outlined in the Appraisal Report of Real Property as of November 3, 2009, attached hereto as Exhibit 2.

Respectfully submitted,

Christopher R. Hart  
Licensed Residential Real Estate Appraiser

Virginia Commerce Bank  
By Counsel

By: /s/ Jennifer A. Brust  
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Counsel for Virginia Commerce Bank

**CERTIFICATE OF SERVICE**

I hereby certify that on October 20, 2011, a copy of the foregoing pleading was served via the Court's electronic case filing system and was also served by mailing a copy thereof by first class mail, postage prepaid, to:

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/s/ Jennifer A. Brust  
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